

Table IC2c. Average annual employee contribution for single coverage in any-provider plans<sup>1</sup> in private establishments<sup>2</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size <sup>3</sup>							Under 50 employees	50 or more employees
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees			
Average annual employee contribution for single coverage in any-provider plans									
United States.....	\$281	\$191	\$275	\$306	\$289	\$289	\$260	\$289	
Industry group									
Agriculture, forestry, and fishing.....	367	*307	*720	*251	*209	330	458	*210	
Mining.....	157	*209	*74	*48	*31	223	*73	170	
Construction.....	263	168	246	333	*306	345	226	333	
Manufacturing.....	264	281	267	329	258	255	321	257	
Transportation, Communication, and Utilities.....									
Utilities.....	194	*113	*160	260	361	162	174	199	
Wholesale Trade.....	268	130	265	346	351	241	245	282	
Retail Trade.....	388	237	340	406	499	400	323	414	
Finance, Insurance, and Real Estate....	306	108	226	228	221	393	173	351	
Services.....	273	204	272	274	262	296	256	280	
Ownership									
For profit.....	280	197	266	316	289	286	258	288	
Incorporated.....									
Incorporated.....	282	179	270	318	288	288	260	289	
Unincorporated.....	255	239	243	292	307	242	245	267	
Non-profit.....	285	126	*352	269	270	306	288	285	
Other.....	321	*104	*344	*220	392	361	*222	351	
Age of firm									
Under 5 years.....	331	217	332	300	*424	401	294	369	
5-9 years.....	326	191	330	303	297	442	266	384	
10-19 years.....	269	200	260	328	326	227	266	272	
20 or more years.....	277	177	258	300	275	284	248	284	
Number of locations in firm									
Two or more locations.....	290	*124	360	294	280	291	329	288	
One location.....	265	194	259	312	301	272	248	295	
Metropolitan area indicator									
Metropolitan area.....	282	198	283	317	273	290	268	287	
Non-metropolitan area.....	277	168	249	275	336	286	235	295	
Percent of full-time employees									
Less than 25 percent.....	381	*121	*448	247	472	396	279	395	
25-49 percent.....	355	226	375	456	450	312	346	360	
50-74 percent.....	322	252	380	324	303	328	320	322	
75 percent or more.....	269	178	245	296	277	278	243	277	
Whether establishment has union employees									
No union employees.....	303	193	280	315	315	332	263	323	
Union employees.....	178	*10	*182	195	146	186	189	177	
Percent of low-wage employees <sup>4</sup>									
50 percent or more of employees are low-wage.....									
Low-wage.....	391	270	*312	572	405	369	397	388	
Less than 50 percent of employees are low-wage.....									
Low-wage.....	277	183	258	294	302	293	246	294	

<sup>1</sup> Any-provider plans are conventional indemnity plans as reported by respondent.

<sup>2</sup> An establishment is defined as a business at a single physical location.

<sup>3</sup> Number of employees nationwide as reported by respondent.

<sup>4</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

\* Figure does not meet standard of reliability or precision.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IC2c. Standard errors for average annual employee contribution for single coverage in any-provider plans in private establishments<sup>2</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size <sup>3</sup>							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Standard errors								
United States.....	7	15	21	17	21	10	12	8
Industry group								
Agriculture, forestry, and fishing.....	79	*156	*237	*153	*130	33	106	*64
Mining.....	28	*139	*52	*36	*21	33	*46	32
Construction.....	31	37	60	66	*121	97	32	63
Manufacturing.....	12	74	44	37	36	15	37	13
Transportation, Communication, and Utilities.....	20	*40	*54	71	80	21	43	23
Wholesale Trade.....	18	38	60	44	44	25	30	22
Retail Trade.....	20	40	54	47	122	22	32	25
Finance, Insurance, and Real Estate....	15	26	68	46	36	23	32	18
Services.....	15	26	39	31	35	26	22	19
Ownership								
For profit.....	8	16	21	18	26	11	12	9
Incorporated.....	8	19	22	19	28	11	14	10
Unincorporated.....	21	32	56	66	48	45	27	32
Non-profit.....	20	36	*112	52	35	30	54	21
Other.....	37	*104	*183	*76	81	54	*71	44
Age of firm								
Under 5 years.....	39	63	86	77	*168	56	47	64
5-9 years.....	27	38	58	63	48	63	35	41
10-19 years.....	16	24	38	35	60	22	21	25
20 or more years.....	8	23	30	20	24	11	17	10
Number of locations in firm								
Two or more locations.....	9	*40	78	28	28	10	42	9
One location.....	11	16	21	21	33	42	12	20
Metropolitan area indicator								
Metropolitan area.....	8	18	26	20	25	12	15	10
Non-metropolitan area.....	13	25	32	30	42	17	21	16
Percent of full-time employees								
Less than 25 percent.....	51	*88	*202	51	139	64	73	55
25-49 percent.....	24	62	82	71	69	27	49	27
50-74 percent.....	17	46	75	43	32	24	37	19
75 percent or more.....	8	16	22	19	25	11	13	10
Whether establishment has union employees								
No union employees.....	9	15	22	17	25	15	12	12
Union employees.....	13	*10	*72	50	28	15	50	13
Percent of low-wage employees <sup>4</sup>								
50 percent or more of employees are low-wage.....	31	70	*96	80	89	39	57	36
Less than 50 percent of employees are low-wage.....	8	16	20	16	23	13	12	10

<sup>1</sup> Any-provider plans are conventional indemnity plans as reported by respondent.

<sup>2</sup> An establishment is defined as a business at a single physical location.

<sup>3</sup> Number of employees nationwide as reported by respondent.

<sup>4</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

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